

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
GIANACAKOS, JAMES	§	Case No. 09-05212
GIANACAKOS, KATHLEEN	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRENDA PORTER HELMS, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE COURT
219 S. DEARBORN STREET
CHICAGO IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 12/20/2013 in Courtroom 4016,

Henry Hyde Judicial Office Facility
505 N. County Farm Road
Wheaton IL 60187

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 11/04/2013

By: CLERK OF THE COURT

BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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GIANACAKOS, JAMES § Case No. 09-05212
GIANACAKOS, KATHLEEN §
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 7,970.54
and approved disbursements of \$ 208.88
leaving a balance on hand of¹ \$ 7,761.66

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BRENDA PORTER HELMS, TRUSTEE	\$ 1,547.05	\$ 0.00	\$ 1,547.05
Other: International Sureties	\$ 18.73	\$ 18.73	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 1,547.05

Remaining Balance \$ 6,214.61

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 61,255.73 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 10.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ 3,070.40	\$ 0.00	\$ 311.50
000002	DISCOVER BANK	\$ 13,505.30	\$ 0.00	\$ 1,370.16
000003	Chase Bank USA, N.A.	\$ 7,762.54	\$ 0.00	\$ 787.54
000004	PYOD LLC its successors and assigns	\$ 2,151.19	\$ 0.00	\$ 218.25
000005	PYOD LLC its successors and assigns	\$ 5,493.70	\$ 0.00	\$ 557.36
000006	PYOD LLC its successors and assigns	\$ 9,213.33	\$ 0.00	\$ 934.72
000007	CAPITAL ONE BANK (USA), N.A.	\$ 640.74	\$ 0.00	\$ 65.01
000008	CAPITAL ONE BANK (USA), N.A.	\$ 4,146.43	\$ 0.00	\$ 420.67
000009	Chase Bank USA, N.A.	\$ 1,549.91	\$ 0.00	\$ 157.24
10	FIA Card Services, Bank of America	\$ 3,348.47	\$ 0.00	\$ 339.71
11	Midland Funding LLC	\$ 5,628.32	\$ 0.00	\$ 571.01
12	GE Money Bank dba Sam's Club	\$ 4,745.40	\$ 0.00	\$ 481.44

Total to be paid to timely general unsecured creditors	\$ <u>6,214.61</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Brenda Porter Helms

Trustee

BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 James Gianacakos
 Kathleen Gianacakos
 Debtors

Case No. 09-05212-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dwilliams
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Nov 08, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2013.

db/jdb
 13541996 +James Gianacakos, Kathleen Gianacakos, 8433 Creekside Lane, Darien, IL 60561-5350
 13714856 +AT&T Universal Card, Att Processing Center, Des Moines, IA 50363-0001
 20320026 +Adventist Hinsdale Hospital, PO Box 9247, Hinsdale, IL 60522-9247
 American InfoSource LP as agent for TD Bank, USA, PO Box 248866,
 Oklahoma City, OK 73124-8866
 13541997 Best Buy Co., Inc., P.O. Box 17298, Baltimore, MD 21297-1298
 14355912 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM),
 PO BOX 5155, NORCROSS, GA 30091)
 13541998 +Capital One, P.O. Box 5294, Carol Stream, IL 60197-5294
 13541999 Capital One Bank, P.O. Box 5294, Carol Stream, IL 60197-5294
 13542001 Chase, P.O. Box 9001022, Louisville, KY 40290-1022
 14351704 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 14441887 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 13542002 Chase Cardmember Services, P.O. Box 15153, Wilmington, DE 19886-5153
 13542003 +Citi Cards, P.O. Box 688913, Des Moines, IA 50368
 13542004 +Countrywide Mortgage, 31 Inwood Road, Rocky Hill, CT 06067-3412
 13714854 +DuPage Medical Group, 1860 Paysphere Circle, Chicago, IL 60674-0018
 13542007 Harris FIA Card Services, P.O. Box 15726, Wilmington, DE 19886-5726
 19931764 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,
 Miami, FL 33131-1605
 13714855 Neuro & Ortho Ins Chicago, c/o KCI, PO Box 14765, Shawnee Mission, KS 66285-4765
 13714857 Quest Diagnostics, PO Box 64804, Baltimore, MD 21264-4804
 13542010 Sears Credit Card, P. O. Box 183082, Columbus, OH 43218-3082

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14291318 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 09 2013 00:51:00
 AMERICAN INFOSOURCE LP AS AGENT FOR, TARGET, PO Box 248838, Oklahoma City, OK 73124-8838
 14300805 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 09 2013 00:44:15 DISCOVER BANK,
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
 13542005 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 09 2013 00:44:15 Discover, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 14664181 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 09 2013 00:44:14
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
 Oklahoma City, OK 73124-8809
 13542006 E-mail/PDF: gecsed@recoverycorp.com Nov 09 2013 00:44:13 GE Money Bank, P.O. Box 960061,
 Orlando, FL 32896-0061
 14687288 +E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2013 00:43:36
 GE Money Bank dba HOME DESIGN-FLOORING/GEMB, Care of Recovery Management Systems Corp,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 14687298 +E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2013 00:44:14
 GE Money Bank dba SAM'S CLUB DISCOVER, Care of Recovery Management Systems Corp,
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605
 13542008 E-mail/Text: bnckohlsnotices@beckett-lee.com Nov 09 2013 00:37:52 Kohl's,
 Kohl's Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
 14351896 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 09 2013 00:41:01
 PYOD LLC its successors and assigns, c/o Resurgent Capital Services, Po Box 19008,
 Greenville, SC 29602-9008
 19931765 E-mail/PDF: rmscedi@recoverycorp.com Nov 09 2013 00:51:00
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13542009 E-mail/PDF: gecsed@recoverycorp.com Nov 09 2013 00:43:33 Sams Club Discover,
 P.O. Box 960016, Orlando, FL 32896-0016

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13542000* Capital One Bank, P.O. Box 5294, Carol Stream, IL 60197-5294
 13542011 ##+Target National Bank, P.O. Box 59317, Minneapolis, MN 55459-0317

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: dwilliams
Form ID: pdf006

Page 2 of 2
Total Noticed: 31

Date Rcvd: Nov 08, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2013 at the address(es) listed below:

Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.epiqsystems.com
Josephine J Miceli on behalf of Creditor Deutsche Bank National Trust Company, as Trustee c/o
Countrywide Home Loans Servicing LP jmiceli@fisherandshapirolaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Terence M Fenelon on behalf of Debtor James Gianacakos tmf523@comcast.net
Terence M Fenelon on behalf of Joint Debtor Kathleen Gianacakos tmf523@comcast.net
TOTAL: 5